

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Ruby B Shavers

Debtor(s)

Case No. 09 B 45441

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2009.
- 2) The plan was confirmed on 02/01/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/22/2014, 01/22/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/26/2011.
- 5) The case was Completed on 02/12/2015.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 75.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$6,396.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$35,641.25
Less amount refunded to debtor	\$55.56

**NET RECEIPTS: \$35,585.69**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,516.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,651.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,168.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Financial Choice Inc	Unsecured	146.00	346.20	346.20	346.20	37.06
AmeriCash Loans LLC	Unsecured	NA	828.06	828.06	828.06	87.17
Atlantic Credit & Finance Inc	Unsecured	575.00	NA	NA	0.00	0.00
CCS	Unsecured	446.00	NA	NA	0.00	0.00
Charter One Bank	Unsecured	500.00	NA	NA	0.00	0.00
Chase	Unsecured	650.00	NA	NA	0.00	0.00
Community State Bank	Unsecured	355.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	364.00	364.07	364.07	364.07	38.30
Financial Choice	Unsecured	275.00	NA	NA	0.00	0.00
First Cash Advance	Unsecured	174.00	NA	NA	0.00	0.00
First Rate Financial	Unsecured	1,090.32	NA	NA	0.00	0.00
Horseshoe Casino Hammond Corp	Unsecured	700.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	81.00	81.98	81.98	81.98	8.69
Jefferson Capital Systems LLC	Unsecured	NA	1,307.84	1,307.84	1,307.84	137.66
Midland Credit Management	Unsecured	865.00	902.66	902.66	902.66	95.03
Midland Credit Management	Unsecured	660.00	663.41	663.41	605.95	69.87
Midland Credit Management	Unsecured	876.00	937.14	937.14	937.14	98.66
Pay Day Loan Store Of Illinois	Unsecured	303.92	NA	NA	0.00	0.00
Resorts East Chicago	Unsecured	320.00	NA	NA	0.00	0.00
Santa Barbara Tax Products Group	Unsecured	550.00	550.00	550.00	550.00	60.63
Santander Consumer USA	Secured	20,630.00	22,023.52	20,630.00	20,630.00	1,690.52
Santander Consumer USA	Unsecured	NA	1,393.52	1,393.52	1,393.52	146.68
TCF National Bank	Unsecured	500.00	NA	NA	0.00	0.00
Trident Asset Management	Unsecured	225.00	NA	NA	0.00	0.00
Trident Asset Management	Unsecured	225.00	NA	NA	0.00	0.00
Wells Fargo Home Mortgage	Secured	61,186.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,630.00	\$20,630.00	\$1,690.52
<b>TOTAL SECURED:</b>	<b>\$20,630.00</b>	<b>\$20,630.00</b>	<b>\$1,690.52</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,374.88</b>	<b>\$7,317.42</b>	<b>\$779.75</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,168.00</u>	
Disbursements to Creditors	<u>\$30,417.69</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$35,585.69</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/14/2016

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.